

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or unexpired Lease

0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
MICHAEL MOSHE COHEN,

Case No.: 23-10086(SLM)

Judge: Hon. Stacey L. Meisel

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: November 1, 2024

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

D DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

D DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: D 7a / D 7b / D 7 c.

D DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: D 7a / D 7b / D 7 c.

Initial Debtor(s)' Attorney: /s/ TN Initial Debtor: /s/ MC Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay to the Chapter 13 Trustee \$ 2,956.48 monthly for 16 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ 3,676.48 per month for 44 months; \$ \_\_\_\_\_ per month for \_\_\_\_\_ months, for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Contributions from family, friends and community

c. Use of real property to satisfy plan obligations:

D Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

D Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

D Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☒ If a Creditor filed a claim for arrearages, the arrearages ☒ will / D will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

D Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/MC Initial Co-Debtor: \_\_\_\_\_

**Part 2: Adequate Protection** D NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ 4,180.34 to be paid directly by the debtor(s), pre-confirmation to: olders of the J.P. Morgan Mortgage Trust (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION		
Chapter 7 Trustee, Ilissa Churgin Hook	ADMINISTRATIVE	\$ 10,000.00
Norgaard O'Boyle & Hannon, Counsel to Chapter 7 Trustee	ADMINISTRATIVE	\$ 28,000.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

D The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: D NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage Pass-Through Certificates	First Mortgage on Debtor's residence at 7 Stanford Court West Orange NJ 07052	\$56,672.86	6.25% p/y	\$1,102.25	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ~~X~~NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ~~☒~~NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ~~☒~~NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

**g. Secured Claims to be Paid in Full Through the Plan: ☒**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Real Time Resolutions, Inc., as agent for BAnk of AMerica, N.A.	Second mortgage on Debtor's residence at 7 Stanford Court, West Orange NJ 07052	\$37,362.22	0.0%	\$37,362.22

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

**Part 6: Executory Contracts and Unexpired Leases** ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified



**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Chapter 7 Trustee, Ilissa Churgin Hook
- 3) Norgaard O'Boyle & Hannon
- 4) \_\_\_\_\_
- 5) \_\_\_\_\_
- 6) \_\_\_\_\_

**d. Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ NONE

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 7/10/2024\_\_\_\_\_.

Explain below **why** the plan is being modified: The plan is being modified to provide for possible additional distributions to creditors. Debtor will file a counterclaim in Adv. Pro. No. 24-1585. If the Debtor succeeds in recovering on the counterclaim, the net proceeds after counsel fees and litigation costs shall be paid first to unsecured creditors up to 100 of allowed claims, and the balance shall be property of the Debtors.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

**Part 10: Non-Standard Provision(s):**

Non-Standard Provisions:

☒ NONE

D Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 11/3/2024

/s/ Michael Cohen  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_

Date: 11/3/2024

/s/ Timothy P. Neumann, Esq.

Attorney for the Debtor(s)

In re:  
Michael Moshe Cohen  
Debtor

Case No. 23-10086-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 07, 2024

User: admin  
Form ID: pdf901

Page 1 of 6  
Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2024:

Recip ID	Recipient Name and Address
db	+ Michael Moshe Cohen, 7 Stanford Court, West Orange, NJ 07052-2023
cr	+ Nancy Louise Cohen, 7 Stanford Court, West Orange, NJ 07052-2023
r	+ Stack & Stack LLC, 90 Hudson Street, Hoboken, NJ 07030-5675
519826969	+ 20 Continental Drive, L.L.C., 500 Plaza Drive - P.O. Box 1515 -, Secaucus NJ 07096-1515
520382218	+ All Jays Enterprises, Inc., Archer & Greiner, P.C., Attn:D.Leney, H., 1025 Laurel Oak Road, Voorhees, NJ 08043-3506
519826182	American Express, PO BOX 29787, FORT LAUDERDALE FL
519824638	Bank of America/Real Time Resolutions, P.O. Box 36655, Dallas, TX 75235-1655
520382219	+ Cappy Brothers Transport, Inc., Archer & Greiner, P.C., Attn:D.Leney, H., 1025 Laurel Oak Road, Voorhees, NJ 08043-3506
519874474	+ Congregation AABJ&D, 700 Pleasant Valley Way, West Orange NJ 07052-2399
519826967	+ Joseph Kushner Hebrew Academy, 110 South Orange Avenue, Livingston, NJ 07039-4904
519874479	+ Joseph Kushner Hebrew Academy, 110 South Orange Avenue, Livingston NJ 07039-4904
520382220	Joseph T. Capriglione, Archer & Greiner, P.C., Attn:D.Leney, H., Voorhees, NJ 08043
519826970	Pet Needs-Totowa (, 52 Continental Drive), L.C.C 5, 00 Plaza Drive - P.O. Box 1515 -, Secaucus, NJ 07096-1515
520007764	+ Pet Needs-Totowa (25 Continental), L.L.C., 500 Plaza Drive, P.O. Box 1515, Secaucus, NJ 07096-1515
519874484	+ Pet Needs-Totowa 52 Continental Drive L.L.C., 500 Plaza Drive, PO Box 1515, Secaucus NJ 07096-1515
519874486	+ Roger Fidler, 1522 Gardner Drive, Lutz FL 33559-3305
519874481	+ Select Portfolio Management, PO Box 65250, Salt Lake City UT 84165-0250
519826963	TJMAXX Credit Services, PO Box 530948, Atlanta, GA 30353-0948
520021966	+ U.S. Bank N.A, Roger Fay, Esquire, Albertelli Law, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242
520375255	U.S. Bank N.A., as trustee, on behalf of the, holders of the J.P. Morgan Mortgage Trus, 2007-S3 Mortgage Pass-Through Certificat, Select Portfolio Servicing, Inc., P.O. Box 65250 Salt Lake City, UT 84165-0250
520378906	U.S. Securities and Exchange Commission, 950 East Paces Ferry Road, NE, Suite 900, Atlanta, GA 30326-1382
519874480	Yeshivat Lev HaTorah, Nachal Ein, Ramat Beit Shemesh, Israel 9909884

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 07 2024 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 07 2024 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/PDF: bncnotices@becket-lee.com	Nov 08 2024 07:52:48	American Express National Bank, Becket & Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
cr	+ Email/Text: kebeck@bernsteinlaw.com	Nov 07 2024 20:49:00	Real Time Resolutions, Inc., c/o Keri P. Ebeck, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219, PA 15219, UNITED STATES 15219-4430
acc	+ Email/Text: sraquetcpa@outlook.com	Nov 07 2024 20:49:00	Sean Raquet, CPA, LLC, PO Box 223, Rockaway, NJ 07866-0223
cr	^ MEBN	Nov 07 2024 20:43:54	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021

District/off: 0312-2

User: admin

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Date Rcvd: Nov 07, 2024

Form ID: pdf901

Total Noticed: 80

cr	+ Email/Text: RASEBN@raslg.com	Nov 07 2024 20:48:00	U.S. Bank N.A., as trustee, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
519826959	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 07 2024 21:17:13	AFFIRM INC, 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108-2716
519954899	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 07 2024 20:52:39	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519843588	Email/PDF: bncnotices@becket-lee.com	Nov 08 2024 07:52:50	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519824639	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 07 2024 21:17:16	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
519956673	+ Email/PDF: ebn_ais@aisinfo.com	Nov 07 2024 21:06:16	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519956634	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 07 2024 20:52:42	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519826956	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 07 2024 20:49:00	Community Bank, PO BOX 182789, COLUMBUS, OH 43218-2789
519874473	Email/Text: BKPT@cfna.com	Nov 07 2024 20:48:00	Credit First National Association, PO Box 81083, Cleveland OH 44181
519826965	Email/Text: BKPT@cfna.com	Nov 07 2024 20:48:00	Credit First National Association, PO Box 81083, Cleveland OH 44181 \$400
519826185	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 07 2024 21:06:29	Macys, PO BOX 8218, Mason OH 45040
519826949	+ Email/Text: mrdiscen@discover.com	Nov 07 2024 20:48:00	Discover, PO BOX 30939, SALT LAKE CITY, UT 84130-0939
519952808	Email/Text: mrdiscen@discover.com	Nov 07 2024 20:48:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
519826183	Email/Text: BNSFN@capitalsvcs.com	Nov 07 2024 20:48:00	First National Credit Card (Legacy), 500 E 60TH ST N, Sioux Falls, SD 57104
519826184	Email/Text: BNSFS@capitalsvcs.com	Nov 07 2024 20:48:00	FIRST SAVINGS BANK, 500 E 60TH ST N, SIOUX FALLS,SD
519874469	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 07 2024 20:50:00	Genesis FB Card Services, PO Box 4488, Beaverton OR 97076-4402
519826961	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 07 2024 20:50:00	Genessis FB Card Services, P.O Box 4488,, Beaverton OR 97076-4402
519826960	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 07 2024 21:06:20	Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
519874467	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 07 2024 20:52:14	Home Depot Credit Services, PO Box 9001010, Louisville CA 40290-1010
520382125	Email/Text: Trustee@hookandfatovich.com	Nov 07 2024 20:48:00	Ilissa Churgin Hook, c/o Norgaard O'Boyle & Hannon, 184 Grand Avenue, Englewood, NJ 07631
520020204	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 07 2024 20:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519954897	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 07 2024 20:52:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519874361	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 07 2024 20:53:09	MERRICK BANK - Agent, 10705 S Jordan Gateway #200, South Jordan UT 84095-3977
519826186	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 07 2024 20:52:36	MERRICK BANK CORP, PO BOX 9201, Old Bethpage NY 11804-9001
519826957	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 07 2024 20:50:00	MIDLAND CREDIT Management, P.O. Box

District/off: 0312-2

User: admin

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			939069, San Diego, California 92193-9069
519826964	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 07 2024 20:52:44	Macys, PO BOX 71359, PHILADELPHIA, PA 19176-1359
519874464	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 07 2024 20:50:00	Midland Credit Management, PO Box 939069, San Diego CA 92193-9069
520011715	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 07 2024 20:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519826955	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 07 2024 20:50:00	Milestone Genesis, FB Card Services, PO BOX 4499, BEAVERTON, OR 97076-4499
520382180	^ MEBN	Nov 07 2024 20:42:35	Norgaard O'Boyle & Hannon, 184 Grand Avenue, Englewood, NJ 07631-3578
519826950	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 07 2024 20:53:11	Ollo Credit Card, PO BOX 9222, OLD BETHPAGE, NY 11804-9222
519826951	+ Email/Text: bkrgeneric@penfed.org	Nov 07 2024 20:48:00	PENTAGON FEDERAL credit union, 2930 EISENHOWER AVE, ALEXANDRIA, VA 22314-4557
519826958	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 07 2024 21:17:33	PORTFOLIO RECOV ASSOC, 150 CORPORATE BLVD, NORFOLK, VA 23502-4952
520019136	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 07 2024 20:52:39	Portfolio Recovery Associates, LLC, c/o Cheapoair, POB 41067, Norfolk VA 23541
519979666	Email/Text: bnc-quantum@quantum3group.com	Nov 07 2024 20:50:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519953405	Email/Text: bnc-quantum@quantum3group.com	Nov 07 2024 20:50:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
520021609	Email/Text: bkdepartment@rtresolutions.com	Nov 07 2024 20:50:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
519826971	+ Email/Text: secbankruptcy@sec.gov	Nov 07 2024 20:50:00	Securities & Exchange Commission, 100 F Street NE., Washington DC 20549-2001
519874485	+ Email/Text: secbankruptcy@sec.gov	Nov 07 2024 20:50:00	Securities & Exchange Commission, 100 F Street NE, Washington DC 20549-2001
520020673	+ Email/PDF: ebn_ais@aisinfo.com	Nov 07 2024 21:05:36	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519805541	^ MEBN	Nov 07 2024 20:43:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519826952	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 07 2024 20:52:49	Synchrony Bank Amazon, PO BOX 965015, ORLANDO, FL 32896-5015
519826953	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 07 2024 20:53:07	Synchrony Bank PPC, PO BOX 530975, ORLANDO, FL 32896-0001
519826954	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 07 2024 20:52:45	Synchrony Bank TJMAXX, PO BOX 965015, ORLANDO, FL 32896-5015
520376921	Email/Text: bncmail@w-legal.com	Nov 07 2024 20:49:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
519952498	+ Email/PDF: ebn_ais@aisinfo.com	Nov 07 2024 20:53:12	TD Bank, USA, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519826962	+ Email/Text: bncmail@w-legal.com	Nov 07 2024 20:49:00	Target Red Card Services, P.O Box 660170, Dallas TX 75266-0170
520170769	+ Email/Text: RASEBN@raslg.com		

District/off: 0312-2

User: admin

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Form ID: pdf901

Total Noticed: 80

		Nov 07 2024 20:48:00	U.S. Bank N.A., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
520323109	+ Email/Text: RASEBN@raslg.com	Nov 07 2024 20:48:00	U.S. Bank N.A., as trustee, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
519826966	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 07 2024 20:50:00	US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
519952923	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 07 2024 20:50:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
519989513	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 07 2024 21:05:12	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 58			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519826968		Yeshivat Lev HaTorah, Nachal Ein Gedi, 37 Ramat Beit Shemesh 9909884
cr	*+	Norgaard O'Boyle & Hannon, 184 Grand Ave, Englewood, NJ 07631-3578
cr	*+	U.S. Bank N.A., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
519874483	*+	20 Continental Drive L.L.C., 500 Plaza Drive, PO Box 1515, Secaucus NJ 07096-1515
519874466	*+	AFFIRM INC, 650 California St FL 12, San Francisco CA 94108-2716
519974683	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519874482	*+	Bank of America Real Time Resolutions, PO Box 36655, Dallas TX 75235-1655
519874475	*+	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519874476	*+	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519874477	*+	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519874463	*+	Community Bank, PO Box 182789, Columbus OH 43218-2789
519874468	*+	Home Depot Credit Services, PO Box 9001010, Louisville CA 40290-1010
519874472	*+	Macys, PO Box 71359, Philadelphia PA 19176-1359
519874462	*+	Milestone Genesis FB Card Services, PO Box 4499, Beaverton OR 97076-4499
519874457	*+	Ollo Credit Card, PO Box 9222, Old Bethpage NY 11804-9222
519874458	*+	Pentagon Federal Credit Union, 2930 Eisenhower Ave, Alexandria VA 22314-4557
519874465	*+	Portfolio Recov Assoc, 150 Corporate Blvd, Norfolk VA 23502-4952
519874459	*+	Synchrony Bank Amazon, PO Box 965015, Orlando FL 32896-5015
519874460	*+	Synchrony Bank PPC, PO Box 530975, Orlando FL 32896-0001
519874461	*+	Synchrony Bank TJMAXX, PO Box 965015, Orlando FL 32896-5015
519874471	*+	TJMAXX Credit Services, PO Box 530948, Atlanta GA 30353-0948
519874470	*+	Target Red Card Services, PO Box 660170, Dallas TX 75266-0170
519874478	*+	US DEPT OF ED/GLELSI, PO Box 7860, Madison WI 53707-7860
520329481	*+	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2024

Signature: /s/Gustava Winters

District/off: 0312-2

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2024 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank N.A. ajennings@hillwallack.com
Brian Gregory Hannon	on behalf of Trustee Ilissa Churgin Hook bhannon@norgaardfirm.com amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian g.b124931@notify.bestcase.com
Cassandra C. Norgaard	on behalf of Trustee Ilissa Churgin Hook cnorgaard@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com;norgaard.cas sandrac.b124931@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas G. Leney	on behalf of Creditor Cappy Brothers Transport Inc. dleney@archerlaw.com, ahuber@archerlaw.com
Douglas G. Leney	on behalf of Creditor Joseph T. Capriglione dleney@archerlaw.com ahuber@archerlaw.com
Douglas G. Leney	on behalf of Plaintiff Cappy Brothers Transport Inc. dleney@archerlaw.com, ahuber@archerlaw.com
Douglas G. Leney	on behalf of Creditor All Jays Enterprises Inc. dleney@archerlaw.com, ahuber@archerlaw.com
Douglas G. Leney	on behalf of Plaintiff CBTI Inc. dleney@archerlaw.com, ahuber@archerlaw.com
Douglas G. Leney	on behalf of Plaintiff Joseph T. Capriglione dleney@archerlaw.com ahuber@archerlaw.com
Douglas G. Leney	on behalf of Plaintiff All Jays Enterprises Inc. dleney@archerlaw.com, ahuber@archerlaw.com
Douglas G. Leney	on behalf of Creditor CBTI Inc. dleney@archerlaw.com, ahuber@archerlaw.com
Geoffrey P. Neumann	on behalf of Defendant Michael Moshe Cohen geoff.neumann@gmail.com timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffreypn.b127774@notify.bestcase.com
Geoffrey P. Neumann	on behalf of Debtor Michael Moshe Cohen geoff.neumann@gmail.com timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffreypn.b127774@notify.bestcase.com
Ilana Volkov	on behalf of Creditor 20 Continental Drive LLC. ivolkov@mcgrailbensinger.com
Ilana Volkov	on behalf of Creditor Pet Needs-Totowa (25 Continental Drive) LLC ivolkov@mcgrailbensinger.com
Ilissa Churgin Hook	on behalf of Trustee Ilissa Churgin Hook Trustee@norgaardfirm.com J116@ecfbis.com
John O'Boyle	on behalf of Trustee Ilissa Churgin Hook joboyle@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com;o'boyle.johnb 124931@notify.bestcase.com
Kenneth Borger, Jr	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage Pass-Through Certificates kborger@raslg.com
Keri P. Ebeck	on behalf of Creditor Real Time Resolutions Inc. KEBECK@BERNSTEINLAW.COM, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank N.A. as trustee kimwilson@raslg.com



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Total Noticed: 80

Marie-Ann Greenberg

magecf@magtrustee.com

Milica A. Fatovich

on behalf of Trustee Ilissa Churgin Hook mfatovich@norgaardfirm.com  
mfatovich@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;amartinez@norgaardfirm.com

Milica A. Fatovich

on behalf of Creditor Norgaard O'Boyle & Hannon mfatovich@norgaardfirm.com  
mfatovich@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;amartinez@norgaardfirm.com

Roger Fay

on behalf of Creditor U.S. Bank N.A. as Trustee rfay@alaw.net, bkecf@milsteadlaw.com

Roger L. Fidler

on behalf of Creditor Nancy Louise Cohen rfidler0099@aol.com

Timothy P. Neumann

on behalf of Debtor Michael Moshe Cohen timothy.neumann25@gmail.com  
btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com;neumann.timothyb127774@notify.bestcase.  
com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 28